SYNOPSIS

"A STUDY OF THE ROLE OF CO-OPERATIVE HOUSING SOCIETIES IN SUSTAINABLE DEVELOPMENT OF CITIES: IT'S PROSPECTS AND CHALLENGES WITH SPECIAL REFERENCE TO THANE DISTRICT"

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A Study of the Role of Co-operative Housing Societies in Sustainable Development of Cities: It's Prospects and Challenges with Special Reference to Thane District"

I) Brief Resume of proposed research Work and Problems

Due to increasing urbanization process the need for the housing is increased and day by day it became difficult to accommodate all the peoples for better and Good Houses. So, the main object of Co-operative housing society is to accommodate the people with modern and require amenities as per their financial background. In metropolitan cities people purchasing housing flats, residence are not known to each other, and as the construction of Housing projects increases, it is necessary that the organization of the holders of residential flats, units to be formed and therefore the co-operative housing society is compulsory to be registered. By registering co-operative housing society every members of society have to follow the rules and regulations, bye laws of Housing society. There are possibilities of increasing the problems in housing society also due to one or other reasons, but to solve the problems the appropriate authorities also there so resolved the problems arise. Co-operative Registrar, Co-operative courts helps to administer the co-operative societies.

In the area of Thane District, (Maharashtra State) there are various Co-operative housing societies. This areas consist of Thane city, Mira-Bhayandar, Kalyan-Dombivali ,Bhiwandi, Murbad, Shahpur, Ulhasnagar, Ambarnath, Badlapuretc. As per Government of India Census 2011, the total population of Thane District of Maharashtra was 11,060,148 individual of Male/ Female out of which Urban population was 8,514,678 while rural was 2,545,470. Total families in Thane District where 1,987,566. For this proposed research study only Thane city, Mira-Bhayandar, Kalyan-Dombivali ,Bhiwandi, Ambarnath-Badlapur is under consideration. The Research work mainly focuses on these cities regarding development of urban & rural area due to co-operative housing society's establishment and the functioning of co-operative housing society as per Maharashtra Co-operative Society Act 1960, Rules and Bye-laws. The provisions regarding RERA (Real Estate Regulatory Authority), New Amendments in Tenancy Act, Role of MHADA (Maharashtra Housing and Area Development Authority) SRA etc. are to be considered for this research study.

II. Introduction:

In India, Co-operative moment has a long history. Co-operation concept is found in ancient history. Co-operative field play an important role in development of social bonding in the developing countries like India.Co-operative movement takes place in order to bring the people, live together and earn together. Give and take policy helps the people of its country.

In India, the first idea to introduce was by a British who founded the first Co-operative Societies Act in 1904. The First Co-operative Housing Society was established in Bangalore in 1909 namely the Bangalore Building Co-operative Society which was followed in 1913 by Bombay Co-operative Housing Association which established the First Model Bye-laws. In

1969, National Co-operative Housing Federation was formed to aid the Housing Societies for getting Funds, Insurance and to Help State Level Co-operative Housing Federation.

As we know that, the needs of human being are food, cloth, shelter so one of the needs of the human is that they must have residence for himself and for his family. Due to search of food, bread and butter peoples are migrating from villages to towns. Many of the people are earning the income in order to have satisfaction of their basic needs. Housing is one of their needs, they desire to live in a peaceful modern environment with all amenities and facilities, which give rise to concept of the Housing projects, and accordingly many builders and developers started for development and constructions of buildings in the various areas of cities and villages. Everyone has a right to have an adequate standard of living for the help and well-being of himself and his family including food, clothing, housing and medical care and necessary social services as per article 25(1) of Constitution of India.

In co-operative field various co-operative organization are formed in order to solve the problems of the citizens. So the various Co-operative organizations such as Co-operative banks, Co-operative societies, and Co-operative Housing organizations came into existence.

Types of Co-operative housing society's are as under:

SR.NO	TYPE	DETAILS
1.	**Ownership Housing Societies**	The society hold land on lease or free hold basis and member own the houses.
2.	**Co-Partnership Housing Societies**	The society which hold both land and building on lease hold or free hold basis and flats are allotted to the society members.
3.	**House Mortgage Societies**	These societies provide loan to their members for construction of houses.
4.	**House Construction Society**	The Society which provides money to the member for building the houses for their living the money spends is recovered as a loan.

A Co-operative housing society is a bundle of large number of apartments and residential buildings. This society isbuilt by collaboration among the house owner, builders, government. This entire people come together and co-operate for the formation of co-operative housing society. The benefit of the co-operative housing society is that each society member is the owner of an apartment with the reduced stress of maintaining sole ownership of the property. There is a sense of community spirit which is missed by independent resident who reside in their own single own build house.

Thus, Co-operative is the concept where persons voluntarily associate together on the basis of equality and concept of mutual help for solving their socio- economic problems. The Basic characteristic of Co-operative housing society isviz- it is Voluntarily Organization, Open

membership to all, Democratic Ownership, Self-Regulation, Education Training and Information to Members, Mutual Help, concern for members, Financial Contribution, Limited Liability, Registered Legal Entity for development of citizen which result into development of modern cities in various parts of India.

III. Review of Literature:

The literature relating to the topic is reviewed as under:

M.P Maharanjan (1977) This research paper explained that " Methodology of two tired system of Co-operative housing finance in area of Maharashtra" say that an study was conducted on the methodology of two-tiered system of co-operative housing finance in area of Maharashtra that is state level apex co-operative housing and two-tiered structure finance for apex federation, finance to primarily and foreign system. He studied the silent features and essential of some housing system, beneficiaries of co-operative housing finance and pattern of housing finance.

Lambert Paul (1963) " Co-operative societies are democratic enterprise form and directed by an association of user applying within it the rules of democracy and directly intended to serve for the benefit of both, its own member and community as a whole."

Dr. V.V. Ghavekar (1990) Researcher deals with study of problems of Co-operative housing societies in Pune city. It was abest research. It was Comparative study of the problem of co-operative housing. The studied the problem of land, finance, construction, management, accounts and audits, inspection, etc.

Varghese K. V (1980) states that housing as sociological, biological and economic importance. A dynamic housing problem is indispensable for a stable socio-economic growth, which ultimately helps in providing healthy environment for families.

Nagarjun. R (1976) He states that Housing principals and standards gives guide line for housing planning decided having a direct physiological and psychological influence on the occupants. Standards help in achieving maximum overall economy in building in term of cost, human efforts, and time consumption of essential material and greater use of locally available material. They also ensure Maximum convenience in use, defining requisite level of quality. Describing the importance of housing conditions.

Chitsike (1988) He states that a feature of Co-operative is the mutual commitment of each member involved for all well-beings. Every member is responsible for preservation of its autonomous identity as an association of people formally engaged in private enterprise with a strict beneficial socio-economic purpose.

Galor (1995) the principle of autonomy and independence views co-operatives as an autonomous self help organizations that are control by the members.

Tchami (2007) state that the main objective of co-operative is to allow individual to come together and pull their resources in order to reach a common goal or object which they difficult to achieve as individual. It is attempt by all and for all.

"Public Housing Redevelopment as social policy" was the subject of study carried out by Christine. A. Stevens in 1995. This paper provides a brief review of current challenges of urban policies and public housing provision and examines some of the suggested solutions to this issue. This provides the context of a discussion of the social objectives of public housing development projects and their outcome. The paper examines the social implications and its implementation in public housing redevelopment project.

Markus Mandle (2013) state that the housing co-operatives do not only cause positive pecuniary, technological and psychological externalities of the local housing market as regards to housing policy, market based cause solution of housing co-operatives externalities seems to impracticable due to the prohibitively high transactions costs of the numerous protagonists involved.

IV. Profile of the Study Area:

Co-operative Housing Societies are not just a decent means of providing affordable houses but it is long way for the basic of urban development model. Such urban areas of Thane Districts such as in various Cities/Talukas like Thane, Bhiwandi, Kalyan, Ambarnath, Mira-Bhayandar area. The aims of the research study are observing the functioning, administration, difficulties and problems of housing society and its members, solution to the problems. Benefits of Housing Society to members, awareness among member about Society Acts, Rules and Bye- Laws, Registration of Society and Benefits of Registration. Study of redevelopment of Housing society, Deemed conveyance of land, Slum area development,etc. The above study covers the consumers and occupants prescriptions from the selected areas of Thane Districts regarding the development of cities through co-operative housing societies.

V. Statement of the Problem:

"A Study of the Role of Co-operative Housing Societies in Sustainable Development of Cities: its Prospects and Challenges with Special Reference to Thane District"

The Thane District is over populated area in Maharashtra. The upper income group people have no difficulty for purchase or construction of houses but in case of middle income group, low income group and weaker section of economy group both in rural and urban area of thane district in need for shelter. These groups of people use both their hard earned money and borrowed money for constructing houses or purchase of flat in co-operative housing society for that they have to borrow from various Nationalized Bank, Housing Finance Corporation, Co-operative and Private Financial Institution. Co-operative housing societies are facing the problems like Working Capital Deficiency, Lack of Co-operative Knowledge of members, Poor Administration by Managing Committee, Pending Accounts and Audits, Problems and Difficulties regarding Conveyance of Land, Default in recovery of maintenance, Settlement of over dues and Penal Interest by disposing their houses. Discriminating role of committee members, Registration problems of Society.

This study has been undertake to understand the Role of Co-operative housing society in Thane District in terms of Promoting Housing, their Operation efficiency, Problems faced by Borrower, Services available and attitude of members have also been studied to find out a

remedy and to achieve the objective of smooth functioning of co-operative housing society administration which leads to Development of Cities in Thane District.

VI. Significance of the study:

This study finding will benefitted to the society considering Understanding the motive of Co-operation, Formation of Co-operative housing society its procedure, Utilization of Fund and Investment, Rights and Duties of members, Management of Society Affairs, Account and Audit of Co-operative housing societies, Conveyance of land and Redevelopment of Society buildings, Settlement of Grievances, Understanding Rules, Regulations, Bye-laws, act of Co-operative housing societies, Government policies for development of co-operative housing societies. This knowledge about co-operative housing society enables the high income group, middle and low income group to come together and form a co-operative organization to increase their standard of living and to boost unity among the people for their future development and safe residence. It also helps to achieve social integration of member from all caste and communities. The study of above topic is very fresh as before this very fewresearchershave focused on the above topic of research, but my research will enhance the scope of the understanding and future knowledge for the society at Regional , National, at the same time International level also.

VII. Rationale of the Study:

The above discussion clears that the Indian population is increasing in urban areas of Thane District. A large population with middle age, nuclear families increasing, standard of living in urban area witnessing development of organized group. Co-operative housing society is an engine of growth in Modern age. Many builders and developers are entering in Construction and Development of Building of Urban cities. The above research will be helpful for understanding the way of administration of housing societies, increasing the awareness about rights of members, social integration among the members of all communities and cast. This is the developing concept in the urban areas. The study will analyze the focus of consumers of residential and commercial units with a well organized co-operative organizations namely co-operative housing society.

VIII. Objectives of the study

The objectives of the study are as follows:

1. To study conceptual framework of co-operative housing society and their members in Thane District.
2. To examine the process of admission and resignation of members and also to their impact of demographic features of members.
3. To analyze the conveyance procedure as well as redevelopment of co-operative housing society & effective role of committee members.
4. To study various issue and challenges as well as prospects of co-operative housing society and their functioning within the Thane District.

5. To study the development of infrastructure facility and all related developments due to emergence of new co-operative housing societies.
6. To study various government policy programs and legal framework for endeavors of co-operative housing societies.
7. To study role of Income, education, religion awareness & superiority complex, membership in Co-Op. Housing Society.
8. To make valuable suggestion for further implementation of policies and designing appropriate methodology for the co-operative housing society by the government.

IX. Statement of Hypothesis:

The focus of research study is to understand the functioning of co-operative housing society's in Thane District and its impact on social economic development of members. The main concept behind the formation of hypothesis is to arrive that the possible queries related to research statement.

This is as important step in the process of formulation of research problem and gap. The present research work deals with functioning as well as challenges and prospects of co-operative housing society in Thane District. And the study of various Government policies providing guidelines.

In view of the above research have made an attempt to understand the findings of co-operative housing society and its positive as well as negative impact on the members as well as on society. Therefore following hypothesis is designed for proper evaluation of the study.

1. There is a significant relationship of the members of co-operative housing society through proper functioning of co-operative housing society.
2. The co-operative housing society provides an appropriate benefits to their members and enhance satisfaction level.
3. There is a significant effectiveness of the proper process conducted by co-operative housing society's for the development, benefits of members.
4. There is no significant difference between income, education, religion, awareness, superiority complex and membership of co-operative housing society.
5. Role of co-operative housing society is significant in the sustainable development of Thane District.

X. Conceptual Framework :

Conceptual Framework for approaching research into the Co-operative housing societies within the area of Thane District & to study development of cities in Thane District due to constructions of building and development of Real Estate which result into formation of New Co-operative housing societies. It also involved analysis for each level key units regarding to

co-operative housing societies and to identify need to build social capital and sustainability, dynamic behavior of co-operative society members towards social and economic growth, fulfillment of legal framework, study the role of government in housing sector for proper Organizational Development.

XI. Research methodology:

Primary Data: Primary data will be collected from chairman/secretary, members of co-operative housing society in area of Thane District by floating a structured questionnaire.

Secondary Data: Secondary data will be collected from law books, journals, Newspapers, State and Central Government notifications, Research Papers, Judgments of Courts, State Acts, etc.

1. Qualitative Research:

Qualitative research methodology will be used, through it the information can be used to generate ideas to learn respondent attitudes towards co-operative housing societies. Depth interview will be conducted for respondent to test their understanding about the subject.

2. Quantitative Research:

A survey method will be adopted with structured questionnaire in which respondents will be involved. A survey method will be used in various areas around Thane District mostly in Thane City, Kalyan-Dombivali, Mira- Bhayandar, Bhiwandi, Ambarnath- Badlapur.The questionnaire will be used to measure the awareness, satisfaction levels and impact of the increasing co-operative housing societies, Construction of Buildings, Real-Estate, etc.

3. Sampling: The universe of the sample will be Registered Co-operative housing societies in Thane district. The size of the sample will be of maximum 400 respondents Members /Occupants from co-operative housing societies from given research problems of various areas of Thane district. Societies have been selected on random basis. In order to collect information and data from each society the society members which may also includes Chairman, Secretary, Treasurer & Committee Members are selected for the study.Toknow the validity of Research Problem, Non-Probability Sampling method will be selected under it. Descriptive Research Methodology will be applied.

Sample Plan:

Name of City	No. of HSG Society	Total Respondents
Thane	**75**	**200**
Mira-Bhayandar	25	50
Kalyan- Dombivali	25	50
Ambarnath- Badlapur	25	50
Bhiwandi	20	50
Total		**400**

4. Analysis of Data:

Tools of Analysis:

After collection of Data, it will be classified and tabulated Coding and graphical presentation will be used. An analysis using Statistical tools like average, percentage, correlation, regression; standard deviation will be used for interpretation and for drawing conclusions.To interference the problem Chi Square Test (x^2) and F-test will be followed, Charts, Diagram and Tables will be frame to understand the problem effectively. SPSS software (Statistical Package for Social Science) will be used for analysis of data. It will be more suitable to find solutions to the problems and to achieve the objectives of the study.

Tools for testing Hypothesis**:**

For testing of hypothesis factor analysis, ANOVA and multiple regression analysis, statistical package SPSS and Excel will be used for the study.

XII. Scope of the study:

This study covers the functioning, working & progress of selected co-operative housing society in Thane District and include five Taluka of Thane District namely Thane, Kalyan-Dombivali, Mira- Bhayandar,Bhiwandi,Ambarnath-Badlapur. Researcher has confirmed this study to the period From 2018-19 to 2022-23 for sake of convince. This study is conducted on the basis of Primary and Secondary data. So the results are based on research study.

XIII. Limitations of the Study:

- The research study is limited toco-operative housing society in the area Thane districts which includes areas of Thane, Kalyan-Dombivali, Mira- Bhayandar, Ambarnath- BadlapurandBhiwandi. Other areas are not covered under the present study.
- The findings of the study depend upon the type of responses received from the respondents of co-operative housing societies from area of Thane District and may not be applicable to the other parts of the country.
- Biased information has been given by respondent.
- Many respondents avoid giving information about their problems relating to Co-operative housing societies.
- Personal Ego , Status problems affect smooth working of co operative Housing society.

XIV.Research Gap

It is found that many researchers have published their research on co-operative housing society, but concerned study will focus on genuine problems of Housing society, its members and its solution.

XV.Chapter Scheme:

Chapter :- I Introduction-

The General information about co-operative housing societiesis discussed in the above chapter. It focuses on the role of co-operative housing societies theirproblems,objectives, hypothesis, significance, limitation, and scope of the study.

Chapter :- II Review of related Literature-

The above chapter focuses on the earlier research on the related topic by other scholars. It gives clear indications about the research problem. It includes the information from published data, articles, websites etc.

- Profile of members of co-operative housing society.
- Data collection, analysis and interpretation.

Chapter :- III Research Methodology-

It will cover the different concepts and definitions, Sampling details, methods of collection of data and methods of Data analysis.

Chapter :- IV Analysis of data-

This chapter includes analysis of primary and secondary data collected by the researcher .This chapter also includes testing of hypothesis by using various tests like Chi square test, F-test, Z- test as applicable.

Chapter :- V Findings/ Conclusion/ Suggestions / Further scope of research-

The above chapter highlights the findings, conclusion on the role of co-operative housing societies, suggestions recommendation will be drawn with the help of collected data.

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